



PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **09/542,109**
Filed : March 31, 2000
Applicant : Kight, et al.
Title : Bill Payment System and Method
With Merchant Information

TC/AU : 3625
Examiner : Y. Garg

Docket No. : 23952-0020
Customer No. : 29052

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

The declaration by Mark Johnson is provided in an effort to provide a more complete picture of the bill payment service of the assignee, CheckFree Corporation ("CheckFree"), that existed on or before July 25, 1990. As provided by CFR § 1.97(h), the filing of an information disclosure statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in C.F.R. § 1.56(b).

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Additionally, pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first

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William R. Silverio

Applicant: Kight, et al.
Filed: March 31, 2000
Application No.: 09/542,109

Office Action on the merits following the filing of a request for continued examination under CFR §1.114. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,



William R. Silverio
Attorney for Applicants
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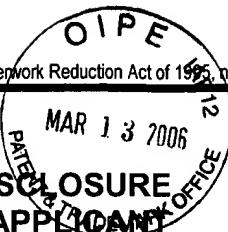
<p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)</p>				Complete if Known	
				Application Number	09/542,109
				Filing Date	March 31, 2000
				First Named Inventor	Kight, et al.
				Art Unit	3625
				Examiner Name	Y. Garg
				Attorney Docket Number	23952-0020
Sheet	1	of	2		

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³⁻ Number ⁴⁻ Kind Code ² (if known)				
		WO 91/09370	06/27/99	Online Resources & Communications Corporation		
		JP401195573A	08/07/89	Decentralized Processors for Transfer in Organ		
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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	09/542,109
Sheet	2		2	Filing Date	March 31, 2000
				First Named Inventor	Kight, et al.
				Art Unit	3625
				Examiner Name	Y. Garg
				Attorney Docket Number	23952-0020

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Declaration by Mark Johnson (5 pages)	
		Press release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan [Sunrise Edition]; Omaha World-Herald; Omaha, Nebraska, Aug. 30, 1989, p. 19.	
		GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	
		Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	
		TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989, Vol. 154, No. 154.	
		Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	
		WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, v4, n20, p. 167-168.	
		Merriam-Webster's Collegiate Dictionary, 10 th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	
		STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980.	
		BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, vol. 13, no. 1, Fall 1991, p 5-14.	
		ELIASON, A.L., Online Business Computer Applications: 2 nd Edition Science Research Associates, 1987 HF5542.2.E427 pp. 18-19 and 69-71.	
		HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	
		DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	
		CHURBUSCK, David C., "Let Your Fingers Do the Banking," Forbes, August 19, 1991.	
		SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	
		SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	
		MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	
		Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	

Examiner Signature		Date Considered
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